

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA**

**IN RE:**

**Richard A. Stehl**

**Debtor.**

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\* **CASE NO. 05-33989**

\* **CHAPTER 7**

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**REAFFIRMATION AGREEMENT WITH BETTY STEHL**

When the petition was filed in this case, the Debtor was indebted to the undersigned holder of a claim (Betty Stehl) for a balance of approximately \$8,000.00. Except for this Agreement, that balance would be discharged.

The Debtor desires to reaffirm his indebtedness to the creditor and the creditor accepts and agrees to the reaffirmation under the following terms: Debtor and creditor agree that the balance will be paid according to the terms of the original agreement. Debtor and creditor further agree that creditor will continue to have a security interest in the 2004 Ford Taurus.

DEBTOR MAY RESCIND THIS AGREEMENT AT ANY TIME BEFORE DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER IS LATER, BY GIVING NOTICE OF RESCISSION TO THE CREDITOR.

THE DEBTOR UNDERSTANDS THAT THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE (Title 11 of the United States Code), UNDER NONBANKRUPTCY LAW, OR UNDER ANY OTHER AGREEMENT.

DATE: 11-18-, 2005  
Nov. 18,

Betty Stehl  
Betty Stehl, Individual  
5099 Northampton Drive  
Ft. Myers, FL 33319

Richard A. Stehl  
Richard A. Stehl  
Debtor

DATE: 11/24/05

DECLARATION BY ATTORNEY FOR DEBTOR

I represented the Debtor during the course of negotiating the above Reaffirmation Agreement. To the best of my knowledge, information, and belief the Agreement represents a fully informed and voluntary agreement by the Debtor, and does not impose an undue hardship on the Debtor or a dependent of Debtor. Further, I have fully advised the Debtor of the legal effect and consequences of this reaffirmation agreement and any default under this agreement.

Richard A. Lawrence  
RICHARD A. LAWRENCE 11/23/05  
Attorney for Debtor